

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GILBERT BURKS ASHER  
JANE WINDHORST ASHER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:18-11152

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/05/2018 and confirmed on 1/31/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		225,620.00
Less Refunds to Debtor	6,197.80	
TOTAL AMOUNT OF PLAN FUND		219,422.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	10,460.21	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		14,460.21

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 1399	0.00	77,810.02	0.00	77,810.02
	LAKEVIEW LOAN SERVICING LLC Acct: 1399	1.96	1.96	0.00	1.96
					77,811.98

Priority					
	KURT L SUNDBERG ESQ Acct:	0.00	0.00	0.00	0.00
	GILBERT BURKS ASHER Acct:	0.00	0.00	0.00	0.00
	GILBERT BURKS ASHER Acct:	6,197.80	6,197.80	0.00	0.00
	MARSH SPAEDER ET AL Acct:	0.00	0.00	0.00	0.00
	KURT L SUNDBERG ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	AMERICAN HONDA FINANCE CORP* Acct: 5609	10,324.16	10,324.16	0.00	10,324.16
	AMERICAN HONDA FINANCE CORP* Acct: 5609	0.00	0.00	0.00	0.00
					10,324.16

Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1008	21,186.54	21,186.54	0.00	21,186.54
	CHASE(*) Acct:	0.00	0.00	0.00	0.00
	CITIBANK NA** Acct: 9836	31,514.08	31,514.08	0.00	31,514.08
	DISCOVER BANK(*) Acct: 4646	19,308.74	19,308.74	0.00	19,308.74
	US BANK/SCSR FIRSTAR BANK Acct: 1266	20,688.68	20,688.68	0.00	20,688.68
	US BANK/SCSR FIRSTAR BANK	23,701.88	23,701.88	0.00	23,701.88

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0492				
	VERIZON BY AMERICAN INFOSOURCE LP	425.93	425.93	0.00	425.93
	Acct: 0001				
	AMERICAN HONDA FINANCE CORP*	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1498				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					116,825.85

TOTAL PAID TO CREDITORS

204,961.99

TOTAL CLAIMED

PRIORITY 10,324.16

SECURED 1.96

UNSECURED 116,825.85

Date: 10/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
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IN RE:

GILBERT BURKS ASHER  
JANE WINDHORST ASHER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-11152

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Gilbert Burks Asher  
Jane Windhorst Asher  
Debtors

Case No. 18-11152-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Oct 26, 2023

Form ID: pdf900

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Gilbert Burks Asher, Jane Windhorst Asher, 6300 Meadowland Circle, Erie, PA 16509-8212
14944299	DISCOVER, Attn: Bankruptcy Dept., PO Box 742655, Cincinnati, OH 45274-2655

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14944287	Email/PDF: bncnotices@becket-lee.com	Oct 27 2023 00:28:05	AMERICAN EXPRESS, PO BOX 650448, Dallas, TX 75265-0448
14950873	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 27 2023 00:21:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14944288	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 27 2023 00:21:00	AMERICAN HONDA FINANCE CORPORATION, P.O. Box 7829, Philadelphia, PA 19101-7829
14966946	Email/PDF: bncnotices@becket-lee.com	Oct 27 2023 00:28:16	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14944298	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2023 00:28:24	CITI BANK CUSTOMER SERVICE, PO BOX 6500, SIOUX FALLS, SD 57117-6500
14944290	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2023 00:43:51	CITI CARDS, PO BOX 9001037, Louisville, KY 40290-1037
14978547	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 27 2023 00:28:38	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14944292	Email/Text: mrdiscen@discover.com	Oct 27 2023 00:19:00	DISCOVER FINANCIAL SERVICES, PO BOX 6103, Carol Stream, IL 60197-6103
14944291	Email/Text: mrdiscen@discover.com	Oct 27 2023 00:19:00	DISCOVER CARD, PO BOX 30949, SALT LAKE CITY, UT 84130
14947780	Email/Text: mrdiscen@discover.com	Oct 27 2023 00:19:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14944300	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 27 2023 00:21:00	HONDA FINANCIAL SERVICES, PO BOX 6034, NEWARK, DE 19714-6034
14944289	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 27 2023 01:00:55	CHASE - FREEDOM, PO BOX 6294, Carol Stream, IL 60197-6294
14944297	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 27 2023 01:03:17	CHASE CARD SERVICES, ATTN; CORRESPONDENCE DEPARTMENT, PO BOX

District/off: 0315-1

User: auto

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15191715	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Oct 27 2023 00:20:00	15298, WILMINGTON, DE 19850 LAKEVIEW LOAN SERVICING, LLC, C/O Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14950563	+ Email/PDF: rmscedi@recoverycorp.com	Oct 27 2023 00:43:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14944301	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 27 2023 00:21:00	QUICKEN LOAN, 1050 WOODWARD AVE., Detroit, MI 48226-3573
14944293	Email/Text: bankruptcyteam@quickenloans.com	Oct 27 2023 00:21:00	QUICKEN LOANS INC., PO BOX 6577, Carol Stream, IL 60197-6577
14954845	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 27 2023 00:21:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14975102	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 27 2023 00:21:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14944294	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 27 2023 00:21:00	US BANK, P.O. BOX 6352, FARGO, ND 58125-6352
14944302	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 27 2023 00:21:00	US BANK, PO BOX 790408, ST. LOUIS, MO 63179-0408
14944295	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Oct 27 2023 00:21:00	US BANK VISA, P.O. BOX 6345, FARGO, ND 58125-6345
14973674	Email/PDF: ebn_ais@aisinfo.com	Oct 27 2023 01:24:08	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Quicken Loans Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14976178	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14944296	##+	AMERICAN EXPRESS, CUSTOMER RELATIONS 02-04-40, 4315 S 2700 W, Salt Lake City, UT 84129-2127

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-1

User: auto

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Date Rcvd: Oct 26, 2023

Form ID: pdf900

Total Noticed: 25

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com
Kurt L. Sundberg	on behalf of Debtor Gilbert Burks Asher jrizzo@marshspaeder.com tsapper@marshlaw.com;r48049@notify.bestcase.com
Kurt L. Sundberg	on behalf of Joint Debtor Jane Windhorst Asher jrizzo@marshspaeder.com tsapper@marshlaw.com;r48049@notify.bestcase.com
Maria Miksich	on behalf of Creditor LakeView Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8